PROBLEMS AND CHALLENGES FACED BY E-COMMERCE CUSTOMERS IN UTTAR PRADESH WITH SPECIAL REFERENCE TO VARANASI AND PRAYAGRAJ

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ABSTRACT

E-commerce has changed the way of doing business in India. E-commerce provides various advantages to the consumers such as availability of goods and services at cheaper cost, wide options for shopping, saving time etc. in well-developed cities whereas people become more aware with e-commerce benefits. On the other hand, most of the people avoid the shopping through e-commerce portals due to some challenges like; Logistics and Supply chain, payment, Slow Internet, Return and cancellation, and poor customer services of the e-commerce. This study explores the various problems and challenges faced by the customers in the study area. The objective of the study is to analyse the various problems faced by the customers during the online transactions as well as the opinion of the customers about the problems and challenges of e-commerce in Varanasi and Prayagraj. The study was conducted through collection of primary data from 300 respondents in Varanasi and Prayagraj district. In this way, by analysing the data, it was identified that most people are agreed that they face problems during online shopping. The data analysis reveals the result of Percentage analysis test to find out the opinion of the respondents in the study area. Further, it is found that most of the people are agreed with the statement of the problems and challenges facing by them during online transactions so it is suggested that e-commerce portals need to decrease or overcome such problems.

KEYWORDS: E-Commerce, Respondents, Availability, Logistics and Supply chain, Return and Cancellation, Cash on delivery, Percentage analysis.

INTRODUCTION:

In the past years, there has been a massive change in the way of shopping through e-commerce because e-commerce provides more options to buy and sale the products and services whereas consumers feel very convenient to shop online because it allows the customer from individually visiting the store. E-commerce shopping has its own advantages and it reduces the effort of travelling to an offline store. E-commerce shopping offers the customer a wide range of products and services wherein customer is able to compare the price quoted by different e-commerce companies and choose the best deal from it and decisions can be made anywhere at ease looking at various choices and prices can be easily compared with the competitor's products to take a decision. The major difference between traditional and online selling is the extent of interaction between the consumer and the seller.

REVIEW OF LITERATURE:

N. Abhinav Reddy, Bring. Rajiv Divekar (2014)- the basic objective of the study is to acknowledge the most important challenges faced by the e-commerce companies in India. The study is based on primary and secondary data, the primary data has been collected from the customers, employees and dealers of e-commerce through questionnaire. Primary data has been analysed with the help of percentage analysis technique. It has been concluded in the study that most of the consumers as well as companies are faced the major challenges like; logistics and supply chain, cash on delivery, online securities, cash on delivery, and tax structure in India. It is suggested in the paper that to overcome or less such challenges, the companies should increase or expand the knowledge and awareness not only the employee but also the customers with the help of social media, Google ads, and websites. The company should give an option of money back guarantee to the consumers at the time of transaction and make smooth trace and return policy.

A. Muthumani, V. Lavanya and R. Mahalakshmi (2017)- This study attempt to find out the various challenges on the basis of some objectives which are, to examine the economic status of the customers and to analyse the factors influencing the customers about online shopping. The study also aims to analyse the problems faced by the customers. The authors have used primary data source in this study and they have applied percentage and rank analysis tools. It has been concluded in the study that the maximum have favourable attitude towards online shopping in the study area. This paper also reveals that the majority of the customers face unnecessary delay in the delivery of products which need to improve by the e-commerce companies. It has been suggested in the paper to attract the customers the e-commerce portals will maintain the loyalty of the customers.

Dr. Naveen Kumar (April 2018); the objective of this paper is to analyse the present status, challenges and opportunities of e-commerce in India and for this the author used the systematic and theoretical data analysis methods. On the basis of objective analysis the paper concluded that the e-commerce Industry is growing rapidly because e-commerce has made the shopping easy and as a result e-commerce industry is one of the largest growing industries in India at present. The sale of e-commerce industry is estimated to grow by almost 4 times by 2021 than the sales of 2015. Such tremendous growth in e-commerce is due to increase

in smart phones and internet users, 3G and 4G internet services, awareness in public, government resourcefulness of digitalisation, advanced shipping and payment options, entry of foreign e-business players etc. In this way this paper suggested that the government should take proper steps to provide a proper legal framework to reduce problems and hurdles in the growth of e-commerce.

RESEARCH METHODOLOGY:

This study is based on primary and secondary data. The primary data has been collected from Varanasi and Prayagraj through well-structured questionnaire. The secondary data has been gathered from various articles and research papers. This study is divided into two parts, first part consist the theoretical analysis on the basis of secondary data and second part consists the primary data analysis collected by the researcher from the various respondents based on various problems and challenges and collected data analysed with the help of SPSS Software.

OBJECTIVES OF THE STUDY:

1. To study the various problems faced by the customers during the online transactions in Varanasi and Prayagraj districts.

2. To study the opinion of the customers about the problems and challenges of e-commerce in Varanasi and Prayag**RAJ.**

HYPOTHESES OF THE STUDY:

1. There is no significance difference between problems faced by the customers in Varanasi and Prayagraj

2. There is no significance difference between the opinion of the customers about problems and challenges in Varanasi and Prayagraj**.**

Source of the Data:

For this study primary and secondary data have been used. The primary data has been collected by the researcher with the help of well-structured questionnaire developed on 5 point Likert scale from the Varanasi and Prayagraj. The secondary data has been collected from research papers, Articles, newspapers and websites for the purpose of theoretical part of the paper. The sample size of this study is 300 which are collected from the both cities Varanasi and Prayagraj.

Research Problem of the study:

The main importance of the study is to find out the various problems and challenges faced by the customers through e-commerce portals in a comparative way of Varanasi and Prayagraj. The other objective of this study is to measure problems faced by customers in online shopping which explains the relationship between customer satisfaction and customer loyalty and how it relates to retention. Here it is very important to describe, what the difference between the customer satisfaction and loyalty is in order to get better understanding of how customer satisfaction changes into customer loyalty. In this way the researcher has added many other supporting materials specifically for the literature review a model will be used with which researcher tries to link adjustment to its backgrounds and significances.

Significance of the study:

E-commerce business is not very old. It has come into existence before almost two and half decades in India and it is becoming one of the best option to buy and sale the products and services among the people due to its advantages and easiness. Since, it is said that every coin has two sides and e-commerce is not untouched from this phrase. Customers are facing many problems and challenges during online buying and selling the products and services. The study reveals the various problems and challenges faced by the customers in which logistics and supply chain, Payment related problems, problems related the market size, cash on delivery, slow internet server problem, online security, return and cancellation etc. are included. This study attempts to know the opinion of the customers about the problems and challenges in the study area. As we know that e-commerce is becoming more popular in every year age group customers in developed cities in India. But in developing cities like; Varanasi and Prayagraj it faces such challenges.

Data Analysis:

For analysing the data and find out the result related to the proposed hypothesis, The Percentage analysis have been used in this study. The researcher has been used to analyse the various aspects related to the problems and challenges faced by e-commerce consumers in Varanasi and Prayagraj districts which is analysed and interpreted below:-

Table-1: Payments Problems

Payments	Varanasi		Prayagraj		Total	
	N	Per	N	Per	N	Per
Strongly disagree	7	4.67	10	6.67	17	5.67
Disagree	28	18.67	29	19.33	57	19
Agree	79	52.67	91	60.67	170	56.67
Can't say	12	8	10	6.67	22	7.33
Strongly agree	24	16	10	6.67	34	11.33
TOTAL	150	100	150	100	300	100

Source: Primary Data, N=Number, Per. = Percentage (%)

The table reveals percentage analysis test which has been applied to analyse the problems and challenges of online payments of the respondents faced at the time of online shopping in both Varanasi and Prayagraj. It is found that 68.67% respondents have agreed and 23.34 % have disagreed and remaining 8 % respondents did not have any opinion of the statement in Varanasi. Whereas the maximum number of the respondents have agreed by 67.34 % and 26 % have disagreed and remaining 6.67 % respondents did not have any opinion of the statement in Prayagraj. In the study, the opinion of the respondents shows that they face the online payments problems during the electronic mode of buying and selling the products and services in the study area.

Table 2: Market size

Market size	Varanasi		Prayagraj		Total	
	N	Per	N	Per	N	Per
Strongly agree	5	3.33	11	7.33	16	5.33
Disagree	26	17.33	14	9.33	40	13.33
Agree	69	46	74	49.33	143	47.67
Can't say	34	22.67	39	26	73	24.33
Strongly agree	16	10.67	12	8	28	9.33
Total	150	100	150	100	300	100

Source: Primary Data, N=Number, Per=Percentage (%)

The above table presents percentage analysis which has been applied to find out the problems and challenges related to electronic market size in both Varanasi and Prayagraj and it is analysed that the maximum numbers of the respondents have agreed by 56.67 % while 20.66 % respondents have disagreed and remaining 22.67 % respondents did not have any opinion of the statement in Varanasi. Whereas 57.33 respondents have agreed and 16.66 % have disagreed and remaining 22 % respondents did not have any opinion of the statement in Prayagraj. The opinion of the respondents shows that they face the problem of limited option of market size at the time of buying and selling the products and services.

Table 3: Cash on delivery

Cash on delivery	Varanasi		Prayagraj		Total	
	N	Per	N	Per	N	Per
Strongly disagree	11	7.33	11	7.33	22	7.33
Disagree	29	19.33	15	10	44	14.67
Agree	66	44	62	41.33	128	42.67
Can't say	17	11.33	34	22.67	51	17
Strongly agree	27	18	28	18.67	55	18.33
TOTAL	150	100	150	100	300	100

Source: Primary Data, N=Number, Per. = Percentage (%)

The above table presents percentage analysis which has been applied to find out the problems and challenges related to cash on delivery in both Varanasi and Prayagraj and it is analysed that the maximum numbers of the respondents have agreed by 62 % while 26.66 % have disagreed and remaining 11.33 % respondents did not have any opinion of the statement in Varanasi. Whereas the maximum numbers of the respondents have agreed by 60 % and 17.33 % have disagreed and remaining 22.67 % respondents did not have any opinion of the statement in Prayagraj. The opinion of the respondents shows that they face the problem at the time of cash on delivery.

Table 4: Slow internet Server

Slow Internet server	Varanasi		Prayagraj		Total	
	N	Per	N	Per	N	Per
Strongly disagree	7	4.67	8	5.33	15	5
Disagree	30	20	11	7.33	41	13.67
Agree	56	37.33	64	42.67	120	40
Can't say	34	22.67	46	30.67	80	26.67
Strongly agree	23	15.33	21	14	44	14.67
TOTAL	150	100	150	100	300	100

Source: Primary Data, N=Number, Per. = Percentage (%)

The above table reveals Percentage analysis which has been applied to find out the problems and challenges of slow internet server in both Varanasi and Prayagraj and it is found that 52.66 % respondents have granted whereas 24.67 % have granted and remaining 22.67 % did not have any opinion of the statement in Varanasi. In Prayagraj 56.67 % respondents have granted while 17.33 % have not granted and remaining 30.67 % did not have any opinion of the statement. The study reveals that the customers of the both districts face problem of internet during the buying and selling the products and services through electronic mode and it is shown in the study with the help of high percentage of acceptance of the respondents.

Table 5: Online security

Online security	Varanasi		Prayagraj		Total	
	N	Per	N	Per	N	Per
Strongly disagree	10	6.67	5	3.33	15	5
Disagree	13	8.67	14	9.33	27	9
Agree	60	40	63	42	123	41
Can't say	35	23.33	32	21.33	67	22.33
Strongly agree	32	21.33	36	24	68	22.67
TOTAL	150	100	150	100	300	100

Source: Primary Data, N=Number, Per. = Percentage (%)

The above table reveals problems and challenges related to online security in both Varanasi and Prayagraj with the help of percentage analysis and in this way, it is found that 61.33 % respondents have agreed while 15.34 % respondents have disagreed and remaining 23.33 % did not have any opinion of the statement in Varanasi. On the other hand, the maximum respondents have agreed by 66 % whereas 12.66 % have disagreed and remaining 21.33 % did not have any opinion of the statement in Prayagraj. Agreed percentage of the study reveals that in the both districts maximum customers face problems of internet security at the time of shopping.

Table 6: Return and cancellation

Return and cancellation	Varanasi		Prayagraj		Total	
	N	Per	N	Per	N	Per
Strongly disagree	7	4.67	5	3.33	12	4
Disagree	12	8	20	13.33	32	10.67
Agree	70	46.67	57	38	127	42.33
Can't say	25	16.67	35	23.33	60	20
Strongly agree	36	24	33	22	69	23
TOTAL	150	100	150	100	300	100

Source: Primary Data, N=Number, Per. = Percentage (%)

In the above table, Percentage analysis has been used to analyse the problems and challenges of return and cancellation of goods and services in both Varanasi and Prayagraj and the study found that the most of the respondents have agreed by 70.67 % while 12.67 % have disagreed and remaining 16.67 % did not have any opinion of the statement in Varanasi. On the other hand, the most of the respondents have agreed by 60 % while 16.66 % have disagreed and remaining 23.33 % did not have any opinion of the statement in Prayagraj. In the study most of the respondents have agreed with the statement which shows that the customers face the problems of return and cancellation of the products.

Table 7: Poor customer service

Poor customer service	Varanasi		Prayagraj		Total	
	N	Per	N	Per	N	Per
Strongly disagree	10	6.67	4	2.67	14	4.67
Disagree	29	19.33	22	14.67	51	17
Agree	62	41.33	47	31.33	109	36.33
Can't say	32	21.33	45	30	77	25.67
Strongly agree	17	11.33	31	20.67	48	16
TOTAL	150	100	150	100	300	100

Source: Primary Data, N=Number, Per=Percentage (%)

Percentage analysis has been applied to find out the problems and challenges related to poor customer service during the transaction and delivery of the products in both Varanasi and Prayagraj. It is found that the maximum numbers of the respondents have agreed by 62 % while 26.66 % have disagreed and remaining 11.33 % did not have any opinion of the statement in Varanasi. On the other hand, the maximum numbers of the respondents have agreed by 60 % whereas 17.33 % have disagreed and remaining 22.67 % did not have any opinion of the statement in Prayagraj. Hence, the major acceptance percentage reveals that customers face the poor service during the transactions in the study area.

MAJOR FINDINGS:
- It is found that 68 % of the respondents have agreed with the statement. It is concluded that most of the respondents in the study area are faced a lot of challenges related to online payments.

- The study has been found 57 % of the respondents have agreed with the statement. It is concluded that most of the respondents in the study area are facing the online market size challenges.

- Since, the study found 61 % of the respondents have agreed with the statement. It is concluded that most of the respondents in the study area are facing the challenges related to cash on delivery.

- It is found in the study that 54.67 % of the respondents have agreed with the statement. It is concluded that most of the respondents in the study area are facing the challenges related to Slow Internet server.

- Since, 63.67 % respondents have agreed with the statement in the study so it is concluded that most of the respondents in the study area are facing the challenges related to online security.

- It is found in the study that 65.33 % of the respondents have agreed with the statement. It is concluded that most of the respondents in the study area are facing the challenges related to return and cancelation.

- 52.33 % of the respondents have agreed with the statement so it is concluded that most of the respondents in the study area are facing the challenges related to poor customer service.

CONCLUSION:
This research has shown the problems and challenges faced by the customers during buying and selling the products and services through e-commerce portals. E-commerce portals are becoming more popular among people specially the youth but in the present scenario to become equally popular among all the every age group of the customers, e-commerce portals will have to cover a longer distance. The study has revealed that maximum number of customers have favourable agreed that they face the problems during online shopping and also majority of the customers suffer due to unnecessary rules and regulations, lacking trust on quality, poor customer services and lengthy refund procedures.

SUGGESTIONS:
On the basis of data analysis, the major suggestions of the study are:

- It is suggested that the e-commerce portals should focus on improve the development of infrastructure related with logistics and supply chain to reduce the problems of the customers in Uttar Pradesh. Therefore, the people attract toward the online shopping in Varanasi and Prayagraj.

- It is suggested that the e-commerce portals should focus to reduce the problems related with market size, payment security, personal security etc. of the people during online shopping.

- It is suggested that the e-commerce portals should work on providing the chosen and right products to the customers in Varanasi and Prayagraj.

- Most of the customers were agreed that they face the problems slow server of internet, tax structure and more rules and regulation therefore, It is suggested that portals unity should try to reduce such problems of the customers.

- This study also suggests that government should construct some law, rules and regulation on e-commerce which will protect the consumers with the problems and challenges related with refund procedures, online security, product quality etc. in small and developing districts.

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